

The EBA launches its 2025 EU-wide transparency exercise

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The European Banking Authority (EBA) today launched its 2025 EU-wide Transparency Exercise with the aim to enhance transparency and market discipline in the EU financial system. This exercise complements banks' own Pillar 3 disclosures under the EU Capital Requirements Directive (CRD) and provides market participants with consistent and comparable information on the condition of EU banks.

The 2025 exercise will disclose data of over 100 major EU banks on their capital positions, financial assets, risk exposure amounts, sovereign exposures and asset quality. The data will cover the period from the third quarter of 2024 to the second quarter of 2025. The results will be published at the beginning of December, together with the EBA's Risk Assessment Report (RAR).

As in previous years, the exercise relies exclusively on supervisory reporting data, ensuring no additional reporting burden for banks. Alongside the dataset, the EBA will provide interactive tools that allow users to explore and compare data across time, countries, and individual banks.

Note to the editors

1. The EU-wide transparency exercise has been a cornerstone of EU banking sector supervision since 2011. It provides increasingly comprehensive data and state-of-the-art visualisation tools, aimed at enhancing transparency and reinforcing confidence in the resilience and stability of the EU financial system.
2. This initiative complements the EBA's bi-annual stress test and leverages supervisory reporting data to offer a clear picture of banks' capital strength, risk exposures, and asset quality. Since 2019, the exercise has included quarterly disclosures, significantly increasing the volume and granularity of data available to the public.

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